

Information to identify the case:Debtor 1 William H. Peace Jr.Social Security number or ITIN **xxx-xx-1810**

First Name Middle Name Last Name

EIN --_-----

Debtor 2 Barbara E. PeaceSocial Security number or ITIN **xxx-xx-3683**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **14-22615-JAD****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William H. Peace Jr.

Barbara E. Peace

10/11/18**By the court:** Jeffery A. Deller
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
William H. Peace, Jr.
Barbara E. Peace
DebtorsCase No. 14-22615-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: 318Page 1 of 2
Total Noticed: 33

Date Rcvd: Oct 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2018.

db/jdb +William H. Peace, Jr., Barbara E. Peace, 2222 Ramsey Road, Monroeville, PA 15146-4824
 aty +Brenda L. Diehl, Wells Fargo Card Services, P.O. Box 9210, Des Moines, IA 50306-9210
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Santander Consumer USA Inc., Tucker Arenberg, P.C., c/o Brett A. Solomon, Esquire,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 13879365 +Allegheny General Hospital, PO Box 3475, Toledo, OH 43607-0475
 13913049 +Bank of New York Mellon, C/O Weinstein, Pinson, & Riley, P.S.,
 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
 13879367 +City of Pittsburgh EMS, P. O. Box 2480, Pittsburgh, PA 15230-2480
 13892266 +George A. Warden Funeral Home, 1100 N. Homewood Avenue, Pittsburgh, PA 15208-1428
 13879370 +Med Express, PO Box 7964, Belfast, ME 04915-7900
 13879371 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
 13879372 +Nationstar Mortgage, c/o Phelan Hallinan, 1617 JFK Boulevard, Suite 1400,
 Philadelphia, PA 19103-1814
 14679886 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 13879374 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 13879375 +UPMC Presbyterian Shadyside, P.O. Box 382059, Pittsburgh, PA 15250-0001
 14377492 Wilmington Savings Fund Society, FSB, C/O, Rushmore Loan Management Services,
 PO BOX 52708 Irvine, CA 92619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Oct 12 2018 06:23:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 12 2018 02:34:32 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr EDI: RECOVERYCORP.COM Oct 12 2018 06:23:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 cr +EDI: WFFC.COM Oct 12 2018 06:23:00 Wells Fargo Bank, N.A., Po Box 10438,
 Des Moines, Ia 50306-0438
 13879366 +EDI: FSAE.COM Oct 12 2018 06:23:00 Capital One Bank, c/o Firstsource Advantage LLC,
 205 Bryant Woods South, Buffalo, NY 14228-3609
 13931759 EDI: BL-BECKET.COM Oct 12 2018 06:23:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13953917 +E-mail/Text: kburkley@bernsteinlaw.com Oct 12 2018 02:35:24 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13892264 +EDI: FORD.COM Oct 12 2018 06:23:00 Ford Credit, PO Box 220564,
 Pittsburgh, PA 15257-2564
 13892265 +EDI: IRS.COM Oct 12 2018 06:23:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 13879369 +EDI: CBSKOHLS.COM Oct 12 2018 06:23:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 13892267 +E-mail/Text: BKRMailOps@weltman.com Oct 12 2018 02:34:50 NCB Management Services,
 c/o Weltman, Weinberg & Reis Co LPA, PO Box 93596, Cleveland, OH 44101-5596
 13902863 EDI: PRA.COM Oct 12 2018 06:23:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14039621 EDI: RECOVERYCORP.COM Oct 12 2018 06:23:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13931406 EDI: NEXTEL.COM Oct 12 2018 06:23:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 13879373 +EDI: DRIV.COM Oct 12 2018 06:23:00 Santander Consumer, PO Box 105255,
 Atlanta, GA 30348-5255
 13926977 EDI: DRIV.COM Oct 12 2018 06:23:00 Santander Consumer USA Inc., P. O. Box 560284,
 Dallas TX 75356-0284
 13955792 +EDI: WFFC.COM Oct 12 2018 06:23:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
 Des Moines, IA 50328-0001

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of New York Mellon
 cr NATIONSTAR MORTGAGE LLC
 cr Wilmington Savings Fund Society, FSB, d/b/a Christ
 13879368 Jennifer Peace
 aty* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
 TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: gamr
Form ID: 318

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Total Noticed: 33

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2018 at the address(es) listed below:

Brett A. Solomon on behalf of Defendant Santander Consumer USA bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
Brett A. Solomon on behalf of Creditor Santander Consumer USA Inc. bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Bank Of New York Mellon pawb@fedphe.com,
james.prostko@phelanhallinan.com
James A. Prostko on behalf of Creditor NATIONSTAR MORTGAGE LLC pawb@fedphe.com,
james.prostko@phelanhallinan.com
Joshua I. Goldman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Joint Debtor Barbara E. Peace
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Kenneth M. Steinberg on behalf of Debtor William H. Peace, Jr.
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Kenneth M. Steinberg on behalf of Plaintiff William H. Peace, Jr.
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Kenneth M. Steinberg on behalf of Plaintiff Barbara E. Peace julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,
PA68@ecfcbis.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 15